



PERSONAL FINANCIAL MANAGEMENT

Foreword

The U.S. Navy mandated financial education, training, and counseling in November 1990 with the issuance of *OPNAVINST 1740.5 Personal Financial Management Education, Training, and Counseling Program*. In support of the goals of this instruction, PERS-662 developed and disseminated a broad range of management tools and instructional materials.

With the January 2002 release of the updated instruction, *OPNAVINST 1740.5A Personal Financial Management (PFM) Education, Training and Counseling Program*, PFM tools and materials have been revised and enhanced to reflect current knowledge and best practices in the field of personal financial management.

The *Personal Financial Management Program Desk Guide* is one component of a coordinated program management and instructional materials package designed to meet the goals of *OPNAVINST 1740.5A*. The *Personal Financial Management Program Desk Guide* is intended to provide Fleet and Family Support Center staff with an orientation to Personal Financial Management (PFM) programs and services. It is designed as a reference and training tool to be used in conjunction with DoD and DoN instructions, the other components of the PFM materials package, and center-specific procedures in the overall delivery of PFM programs and services.

The information provided and the resources referenced in this *Desk Guide* can be used to assist your FFSC in providing outstanding PFM programs and services. These programs and services are essential in providing personal financial management information and support to service members and their families. The information contained in this *Desk Guide* and in the coordinated materials should enable you to effectively serve your installation and its commands.

FOREWORD

ORGANIZATION OF PFM PROGRAM DESK GUIDE

The *PFM Program Desk Guide* is divided into eight sections. Each section covers a topic essential to understanding and implementing PFM programs and services. It provides an overview of the PFM program including history, program elements and key players. Other sections cover the essentials of program and services planning, development, and implementation, marketing, program management, and professional development and training.

The purpose of the *Personal Financial Management Program Desk Guide* is to supply information, ideas and material. For orientation purposes the *Desk Guide* can be read section by section. As a reference, one can refer to the section or sections of interest.

The appendices contain Instructions, terms and acronyms, and sample forms. Many of the forms can be copied and used as printed, or customized/modified to meet the individual needs of your FFSC.

The *PFM Program Desk Guide* does not include program outlines, handouts or curriculum. These materials are found in the *PFM Standardized Curriculum*. The *Desk Guide* gives you the information necessary to design and implement PFM programs and services. The *PFM Standardized Curriculum* gives you the content. Use these in conjunction with local resources, reference materials, and related SOPs to assure the delivery of high-quality PFM programs and services.